PATENT APPLICATION No.: 09/868,176 ATTORNEY DOCKET: 72167.000310

TED STATES PATENT AND TRADEMARK OFFICE

09/868,176 Confirmation No.: 6974 Application Number

Applicant Nigel KNIGHT, et al. Filed September 4, 2001

EURO PAYMENT ROUTING AND INTRA-DAY FLOW Title

CONTROL SYSTEM AND METHOD

3628 TC/Art Unit

Clement B. Graham Examiner:

Docket No. 72167.000310

Customer No. 21967

MAIL STOP AMENDMENT

Commissioner for Patents P.O. Box 1450

Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicants submit attached Form PTO-SB/08A (modified) for consideration and request the references cited therein be made of record by the U.S. Patent and Trademark Office in the above-captioned application.

In accordance with 37 C.F.R. § 1.98(a)(2)(ii), copies of cited U.S. patents and/or U.S. patent application publications under 35 U.S.C. 371, are not being provided.

Applicants respectfully point out that the submission of the listed references in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made by Applicants.

For the convenience of the Examiner in considering the cited references, a copy of each of the cited references is enclosed with this communication. In considering the cited references, it may be noted by the Examiner that certain of the references may contain markings, underlinings, and/or other notations. These markings, underlinings, and/or other notations are not to be construed as drawing the Examiner's attention either to selected parts or away from other

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parts of the cited references. Any such markings were either present on the copies of the cited references obtained by the associated individuals, or were made thereon during the study of the references by the associated individuals.

Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08A with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

In accordance with 37 C.F.R. § 1.97(b), this Information Disclosure Statement is believed to be submitted prior to issuance of a first Office Action. Therefore, it is respectfully submitted that no fee is required for consideration of this information. However, in the event any fee is deemed necessary, the Commissioner is authorized to charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS LLP

Dated: June 30, 2006

By:

James R. Miner

Registration No. 40,444

Hunton & Williams LLP Intellectual Property Department 1900 K Street, N.W. Suite 1200 Washington, DC 20006 (202) 955-1500 (telephone) (202) 778-2201 (facsimile) JRM/asc

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September 4, 2001

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INFORMATION DISCLOSURE

Nigel KNIGHT, et al. First Named Inventor STATEMENT BY APPLICANT 3628 Art Unit (use as many sheets as necessary) **Examiner Name** Clement B. Graham 72167.000310 Sheet 1 of 16 Attorney Docket Number

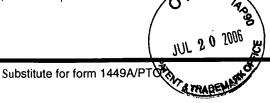
Filing Date

Application Number

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	1.	US 005315508	05-24-1994	Bain et al.	
	2.	US 005477040	12-19-1995	Lalonde, Michael	
	3.	US 005502576	03-26-1996	Ramsay et al.	
	4.	US 005717989	02-10-1998	Tozzoli et al.	
	5.	US 005757917	05-26-1998	Rose et al.	
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	10.	US 2001/0047334	11-29-2001	Nappe et al.	
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	21.	US 2002/0107770	08-08-2002	Meyer et al.	
	22.	US 2002/0107788	08-08-2002	Cunningham	~
_	23.	US 2002/0111837	08-15-2002	Aupperle	
	24.	US 2002/0138398	09-26-2002	Kalin et al.	

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Art Unit	3628		
Examiner Name	Clement B. Graham		
Attorney Docket Number	72167.000310		

			U.S. PATENT DO	CUMENTS	T
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if know	Publication Date n) MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	25.	US 2002/0170966	11-21-2002	Hannigan et al.	
	26.	US 2002/0194096	12-19-2002	Falcone et al.	
	27.	US 2002/0198817	12-26-2002	Dhir	
	28.	US 2002/0199182	12-26-2002	Whitehead	<u></u>
	29.	US 2003/0018557	01-23-2003	Gilbert et al.	
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	31.	US 2003/0097335	05-22-2003	Muskowitz et al.	
	32.	US 2003/0105641	06-05-2003	Lewis	
	33.	US 2003/0208421 A1	11-06-2003	Vicknair et al.	
	34.	US 2003/0208441 A1	11-06-2003	Poplawski et al.	
	35.	US 2003/0225663	12-04-2003	Horan et al.	
	36.	US 2003/0233305	12-18-2003	Solomon	
	37.	US 2004/0078328 A1	04-22-2004	Talbert et al.	
	38.	US 20050033690	02-10-2005	Antognini et al.	
	39.	US 3653480	04-04-1972	Yamamoto et al.	
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	41.	US 4321672	03-23-1982	Braun, et al.	
	42.	US 4396985	08-02-1983	Ohara	
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	45.	US 4672377	06-09-1987	Murphy	
	46.	US 4700055	10-13-1987	Kashkashian Jr.	
	47.	US 4752877	06-21-1988	Roberts et al.	
	48.	US 4797913	01-10-1989	Kaplan	

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	49.	US 4799156	01-17-1989	Shavit	
	50.	US 4812628	03-14-1989	Boston	
	51.	US 4931793	06-05-1990	Fuhrmann et al.	
	52.	US 4948174	08-14-1990	Thomson et al.	
	53.	US 4974878	12-04-1990	Josephson	
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	56.	US 5023904	06-11-1991	Kaplan	
	57.	US 5053607	10-01-1991	Carlson	
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	64.	US 5175682	12-29-1992	Higashiyama	
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	66.	US 5220501	06-15-1993	Lawlor	
•	67.	US 5225978	07-06-1993	Peterson	
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•	69.	US 5283829	02-01-1994	Anderson	
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	74.	US 5336870	08-09-1994	Hughes	
	75.	US 5350906	09-27-1994	Brody et al.	
	76.	US 5367581	11-22-1994	VanHorn	
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	78.	US 5396417	03-07-1995	Burks	
_	79.	US 5402474	03-28-1995	Miller	
	80.	US 5412190	05-02-1995	Kopesec	
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	83.	US 5432506	07-11-1995	Chapman	
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	89.	US 5479494	12-26-1995	Clitherow	
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	93.	US 5506691	04-09-1996	Bednar et al.	
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	98.	US 5551021	08-27-1996	Harada	
	99.	US 5557515	09-17-1996	Abbruzzese et al.	
	100.	US 5563400	10-08-1996	Le Roux	
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	103.	US 5570465	10-29-1996	Tsakanikas	
	104.	US 5572004	11-05-1996	Raimann	
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	122.	US 5666493	09-09-1997	Wojcik et al.	
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	124.	US 5679938	10-12-1997	Templeton	
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	126.	US 5692132	11-25-1997	Hogan	
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	128.	US 5703344	12-30-1997	Bezy et al.	
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•	143.	US 5802498	09-01-1998	Comesanas	
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	145.	US 5819236	10-06-1998	Josephson	
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	147.	US 5826241	10-20-1998	Stein	
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	157.	US 5852812	12-22-1998	Reeder	
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	162.	US 5870723	02-09-1999	Pare	
	163.	US 5870725	02-09-1999	Belinger et al.	
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	195.	US 6032133	02-29-2000	Hilt et al.	
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	197.	US 6035281	03-07-2000	Crosskey et al.	
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	200.	US 6038553	03-14-2000	Hyde Jr.	
	201.	US 6041312	03-21-2000	Bickerton et al.	
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	206.	US 6058381	05-02-2000	Nelson	·
	207.	US 6061665	05-09-2000	Bahreman	
	208.	US 6065675	05-23-2000	Teicher	
	209.	US 6067524	05-23-2000	Byerly et al.	
	210.	US 6070150	05-30-2000	Remington et al.	
	211.	US 6070798	06-06-2000	Nethery	
	212.	US 6073104	06-06-2000	Field	
	213.	US 6073113	06-06-2000	Guinan	
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	216.	US 6081790	06-27-2000	Rosen	

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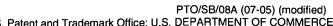
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Art Unit	3628
Examiner Name	Clement B. Graham
Attorney Docket Number	72167.000310

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